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Review of *Dream Hoarders: How the American Upper Middle Class Is Leaving Everyone Else in the Dust, Why That Is a Problem, and What to Do about It*. Richard V. Reeves. Reviewed by Tara Bruno.

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Fragile Families provides a comprehensive historical framework of the child welfare system from a social work perspective while also providing compelling and specific examples of each theme presented. The researcher presents a unique perspective in that she was able to observe the child welfare system over several years and is able to provide first-hand examples of each theory or concept she presents. There is room to provide connection to interdisciplinary theory, such as connecting discussions of structural inequality and life chances to theorists, such as Max Weber and his discussion of life chance. It would also be helpful to have further discussion of the funding that a non-profit agency such as Esperanza receives, and how that contributes to their services, as neoliberalism has largely influenced non-profit funding in recent years. Overall, this book has encouraged a discussion of child welfare policies, which is relevant to the current political climate in the United States in terms of immigration.

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Richard V. Reeves, *Dream Hoarders: How the American Upper Middle Class Is Leaving Everyone Else in the Dust, Why That Is a Problem, and What to Do about It*. Brookings Institution Press (2017). 186 pages, \$24.00 (hardcover).

The United States of America is composed of people from many different backgrounds, worldviews, and social classes. In this new book, Richard V. Reeves (Senior Economics Fellow at the Brookings Institution) explores the class divisions in American society, divisions involving money and wealth, to be sure, but also the resulting gaps this creates in education, occupation, health, and family. Americans like to think of themselves as a 'classless society' and that privileges and status within society are justly earned. Reeves convincingly demonstrates that class, wealth and status are handed down in families generation after generation, proving that privileges of class are largely inherited rather than earned.

Americans may always experience income inequalities—there are many factors that impact how much income is earned through various jobs and professions. Reeves examines some of these factors in his chapter, *A Class Apart*, suggesting that for a large majority of Americans, relative inequality has remained constant. “Over the last three or four decades, income inequality has increased in the United States, but only at the top. There has been no increase in inequality in the bottom 80 percent of the population” (p. 23). In other words, there is a substantial income gap, but it is mainly between the people who make up the upper fifth and the rest of society. Reeves suggests that as this gap is set in motion, it then becomes self-perpetuating. “Upper-middle class Americans are then likely to have spouses who are rather similar to themselves. But they are also increasingly likely to have similar neighbors” (pp. 30–31). Geography is an important factor when we look at neighborhoods and classes. Upper-middle class citizens tend to live in places where they can relate to those of similar lifestyles, in which good schools, among other things, are highly valued.

Education is an important factor contributing to gaps between classes. While parents choose between various options for their children’s education, a good public school remains the first choice for most when it is available. The growing gap in education is not just a matter of resources, however, because “... students from more affluent backgrounds will do better anyway, which will help push up the test scores of the schools they happen to be attending” (p. 47). Schools with higher average test scores are viewed as “better” schools, and thus become even more attractive to parents. Affluent schools are seen to be more successful in comparison to schools in poor areas. Children attending schools in poorer areas will find it difficult to achieve an education like children in affluent areas. The gap between children within the education system thus widens even further. This is again aggravated by the fact that it is more difficult for schools in poorer areas to attract and retain the best teachers. This point is underlined by Reeves as he looks at comparisons between teacher salaries in schools located in affluent and less-affluent areas. Reeves suggests that encouraging teachers to teach in areas that are not as prosperous should be seen as a form of social investment. Salary

and other financial incentives are ways to encourage teachers to teach in areas of less-affluent schools.

Higher education is very expensive, and colleges and universities of all types must deal with ongoing funding shortages. The 2008 recession resulted in significant cuts in the budgets in many states. As a result, the gap between public and private institutions has widened. Reeves (pp. 133ff) outlines a “four-tier system” that has developed over the years, consisting of prestigious private universities, public universities squeezed for resources, regional and community colleges, and finally, institutions run for profit. The high-prestige universities are far out of reach for all but the lucky few who come from affluent families, leaving a widening gap between the options available for students of affluence and the rest, who may view the “for profit” institutions as their best or even only option. These schools often cater to part-time students, rely heavily on online courses, and encourage students to take on heavy and complicated student loans to pay for tuition. Even students who do not finish their degrees are left with significant debts hanging over their heads for many years to come.

These are some of the dynamics in a few select areas of class inequality outlined by Richard Reeves in *Dream Hoarders*. These dynamics continue to spin the widening gap between social classes, even against the better intentions of many of those who benefit from it. Pretty much regardless of political or social philosophy, parents continue to want the best they can provide for their own children, and in the current American system, that is all it takes for the upper fifth of society to continue along the path of leaving the lower 80% farther and farther behind. Reeves employs quantitative data to demonstrate that these differences between classes, left to their own devices, will continue to increase. Solutions exist, but it will take conscious effort on the part of the upper-middle class, those currently “hoarding the American dream,” to employ those measures.

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